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SEP 28 2005

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<b>To:</b> Examiner Stefanos Karmis	<b>Re:</b> 09/604,696 Supplemental Resp.
<b>Firm:</b> United States Patent and Trademark Office	<b>Date / Time:</b> September 28, 2005
<b>Street Address:</b>	<b>Phone:</b> (571) 272-6744
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<b>cc:</b>	<b>No. of Pages:</b> 5 (including cover)

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**Message:**

I hereby certify that this correspondence is being filed by facsimile with a confirmation copy being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: No Fee Response, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: September 28, 2005

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P1-00

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Supplemental Response.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby

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